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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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09/298,505 04/23/99 HOLM-BLAGG

L 06042-0110

EXAMINER

WM01/1019

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ART UNIT

PAPER NUMBER

2167

DATE MAILED:

10/19/01

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

# Interview Summary

Application No.

09/298,505

Applicant(s)

Holm-Bragg et al

Examiner

Andrew J. Fischer

Group Art Unit

2167

All participants (applicant, applicant's representative, PTO personnel):

(1) Andrew J. Fischer

(3) \_\_\_\_\_

(2) Mark E. Brown

(4) \_\_\_\_\_

Date of Interview Oct 12, 2001

Type: a) ☐ Telephonic b) ☐ Video Conference

c) ☒ Personal [copy is given to 1) ☐ applicant 2) ☒ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No. If yes, brief description:

Claim(s) discussed: 25b

Identification of prior art discussed:

Generally, art of record

Agreement with respect to the claims f) ☐ was reached. g) ☒ was not reached. h) ☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments:

Proposed amendment appears to overcome the art of record.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

i) ☒ It is not necessary for applicant to provide a separate record of the substance of the interview (if box is checked).

Unless the paragraph above has been checked, THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached



ANDREW J. FISCHER  
PATENT EXAMINER

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.

23b. A method for linking a plurality of financial records to create a group, said financial records <sup>spanning at least first and second financial transaction</sup> ~~product~~ <sup>product</sup> corresponding to a plurality of financial transaction accounts, which comprises the steps of:

providing a first account holder having a first financial transaction account and a first

account financial record; \*

providing a second account holder having a second financial transaction account and a

second account financial record; \*\*

providing a group master data record;

providing a link for applying financial data from said account financial records to said

group master data record; and

applying financial data from said account financial records to said group master data

record.

{ said first account having a first financial transaction product with a first set of terms and conditions whereby said first set of terms and conditions govern the use of said first financial transaction product

{ said second account having a second financial transaction product with a second set of terms and conditions independent of said first set of terms and conditions whereby said

\* { second set of terms and conditions govern the use of said second financial transaction product.

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